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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known	
				Application Number	10/047,917
				Filing Date	January 14, 2002
				First Named Inventor	Thad Kroon
				Art Unit	3696
				Examiner Name	Frantzy Poinvil
Sheet	1	of	3	Attorney Docket Number	34250-1213

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		5,237,159	8/17/93	Stephens et al.	
		5,677,955	10/14/97	Doggett et al	
		5,679,938	10/21/97	Templeton et al.	
		5,691,524	11/25/97	Josephson	
		5,703,344	12/30/97	Bezy et al.	
		5,801,366	9/1/98	Funk et al.	
		5,848,400	12/8/98	Chang	
		5,920,847	7/6/99	Kolling et al.	
		6,059,185	5/9/00	Funk et al.	
		6,164,528	12/26/00	Hills et al.	
		6,189,785	2/20/01	Lowery	
		6,247,000	6/12/01	Hawkins	
		6,411,942	6/25/02	Fujimoto	
		6,430,539	8/6/02	Lazaris et al.	
		6,647,376	11/11/03	Ferrar	
		6,658,393	12/2/03	Basche et al.	
		6,757,664	6/29/04	Cardinal et al.	
		6,839,682	1/4/05	Blume et al.	
		6,999,943	2/14/06	Johnson et al.	
		7,251,624	7/31/07	Lee et al.	
		7,333,953	2/19/08	Banaugh et	
		20020032645	3/14/02	Nozaki	
		20020040344	4/4/02	Preiser et al.	
		20020116323	8/22/02	Schnall	
		20020178112	11/28/02	Goeller et al.	
		20030023557	1/30/03	Moore	
		20030032645	2/13/03	Gilbert	
		20030033252	2/13/03	Buttridge et al.	
		20030093368	5/15/03	Manfre et al.	
		20030217003	11/20/03	Weinflash	
		20040034583	2/19/04	Lanier et al.	
		10/041,765	1/7/02	Ahles	
		10/041,955	1/7/02	Liversedge et al.	
		10/302,051	11/20/02	Templeton et al.	
		10/302,745	11/20/02	Templeton et al.	
Examiner Signature				Date Considered	

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(Use as many sheets as necessary)

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Application Number	10/047,917
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Art Unit	3696
Examiner Name	Frantzy Poinvil
Attorney Docket Number	34250-1213

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Sheet	3	of	3
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Disclosure under 37 C.F.R. 1.56 dated June 3, 2009, filed for Serial No. 10/047,917.

Piskora, Beth. "Three big check acceptance companies sign up with fledgling verification outfit," American Banker. New York, NY, Jan. 30, 1996. Vol. 161, Iss. 19. (3 pages).

Kumar, Ashok & Motwani, Jaideep. "Reengineering the lending procedure for small businesses: a case study". *Work Study*. London. 1999. Vol. 48. Iss. 1. (11 pages).

Morrison, Jeff. "Introducing C.A.R.T. to the forecasting process," *The Journal of Business Forecasting*, Spring 1998, pp. 9-12.

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Considered

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